REMARKS

Claims 1 - 16 are pending in this application. By this Amendment, claims 1 and 9 are amended to correct minor informalities and to eliminate multiple dependencies. Claim 16 is new to include the subject matter deleted from multiple dependent claim 9. Prompt and favorable consideration on the merits is respectfully requested.

Respectfully submitted,

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Date: October 5, 2005

OLIFF & BERRIDGE, PLC P.O. Box 19928 Alexandria, Virginia 22320 Telephone: (703) 836-6400 DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension

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